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ABSTRACT

Retirement has been the subject of increasing interest in the popular as well as professional literature, but the psychosocial consequences of the transition have received little systematic attention. To study variatons in adaptation to retirement, 80 female educators and educational specialists were interviewed. The majority were rated as predominantly satisfied with their lives, but a substantial minority reported periods of restlessness, boredom, and depression. The dynamics of positive self-concept appeared to best explain a successful adjustment to retirement. Adjustment was not associated with age at retirement, marital status, religious preference, ethnic origin, socioeconomic background, or living alone. Women who were dissatisfied with retirement initially felt negative or ambivalent about retiring and anxious about filling the gap. The findings support the hypothesis that the woman's concept of herself over a lifetime constitutes the best single predictor of her adjustment to retirement. (JAC)

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RETIREMENT ADAPTATIONS AND SELF-CONCEPT IN PROFESSIONAL WOMEN

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RETIREMENT ADAPTATIONS AND SELF-CONCEPT IN PROFESSIONAL WOMEN*

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> I had looked forward to retirement as part of a natural sequence... I wanted it and I was ready for it. I'm luxuriating in not having to respond to the alarm clock and in doing things I'd been looking forward to... Some people worry about "wasting time." I happen to think that swimming, cooking a meal for a friend and eating it slowly, reading a non-professional book--that these things are just as valuable as anything else.
>
> For me there is that feeling that unless you get up and go to work, whatever else you're doing is just passing time--and that's no good. In the first few months of retirement, I lost my confidence and sense of purpose and direction. It was a little like feeling you had died. It was a very, very deep feeling--with nothing to look forward to.

These two statements represent the extreme positions--the opposite poles--that emerged in this study of the reactions to retirement of a sample of recently retired professional women.

Retirement has been a subject of increasing interest in the popular as well as the professional literature, but the psychosocial consequences of the transition have received little systematic attention. Equally important, the published reports have concentrated chiefly and in greatest detail on the adaptations of men to their retirement, apparently on the

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assumption that work is of only minor importance to women's self esteem and satisfaction. We undertook this research on the premise that retirement is an adaptive task in human--rather than exclusively male--development; and that studies of retirement must include consideration of women, and especially those whose work is potentially stimulating and psychologically rewarding, as in the professions.

The present study focuses on and attempts to explain variations in the study participants' adaptations to retirement from their profession. It describes the participants' varied Styles of Adaptation, rates their degree of Life Satisfaction, and explores the relationships between these two criteria. Most important, it postulates some psychological determinants of successful and unsuccessful adaptations as evidenced in the women's positive or negative concepts of themselves both in retirement and retrospectively as they look back over their lives.

For the study sample we selected women from the field of education because women in this field outnumber women in all other professions, and because those who are now of retirement age began their careers at a time when it was one of the few professions open to them. Thus, they are likely to be especially representative of professional women in their age range.

The sample consisted of 80 educators and educational specialists from public elementary and secondary schools. At

the time of retirement, they ranged in age from 55 to 70 years, with 85% being under age 65. None was forced to retire because of ill health. Over two thirds were married. Another 25% was divided fairly evenly between widows and single women, with the remaining few being divorced. One quarter was living alone. Over three quarters had children, and over half had grandchildren. All were highly experienced in their field, and with a few exceptions, had worked in education at least 20 years. All had retired no more than three years prior to the research contact.

The study was carried out through lengthy and detailed individual interviews (often in the person's home) that were designed to assess the participants' past investment in work, their reactions to the event of retirement, and their subsequent adaptation to a life in which work as they had known it no longer existed.

A specially-constructed instrument, using a semantic differential format, was adminstered after the interview. Called the Developmental Self-Concept Scales (DSCS) it tapped the participants' concepts of themselves (on 44 bi-polar adjectival scales) at three stages of life--a) at present (as retired people), and retrospectively b) at the height of their careers, and c) as children. A measure of Psychosocial Health (14 of the adjectival scales selected as most relevant to concepts of healthy personality development) was also applied to each of the three life-stage self-concepts. Based

on past work of the principal investigator, it was hypothesized that these self-concept measures would be significantly related to the study criteria--Styles of Adaptation and Life Satisfaction--as assessed in the interview data. In addition to the self-concept measures, the participants also responded to a semantic differential on retirement.

Six Styles of Adaptation were identified; each reflects a predominant pattern or strategy of adaptation to retired life, as follows (the number of participants in each category is indicated; total n=80):

> The Pleasure Seekers: Reorganization of life pattern in order to engage in activities that are primarily governed by a desire for pleasure and relaxation. (n=24)
>
> The Meaningful Group: Reorganization of life pattern in order to engage in activities which provide opportunities for social, intellectual, or cultural stimulation or for community service. Interest may not be so much in the activities themselves (these might be interchangeable) but in making retirement interesting, valuable, or socially useful. (n=21)
>
> The Testers/Searchers: Testing out and searching for a satisfying or purposeful new life pattern. (n=14)
>
> The Carryover Group: Reorganization of life pattern in order further to develop a significant interest or activity which was present before retirement. The interest or activity may or may not be professionally related; and it may or may not be linked with purposes of making retirement interesting, valuable, or socially useful. (n=9)
>
> The Passive Reactors: Passive or reactive response pattern in which activities are primarily determined by the day-to-day vicissitudes of retirement life. (n=7)
>
> The Other-Centered Group: Reorganization of life pattern in order to engage in activities that accommodate the interests or demands of a significant other. (n=5)

There was, of course, overlap in activities and interests

from one category to another. For example, a Pleasure Seeker might well do useful volunteer work and a person in the Meaningful Group might enjoy playing golf. But these activities were not central to their adaptation styles.

The Life Satisfaction criterion consisted of a 5-point rating scale ranging from Very Satisfied to Very Dissatisfied. Ratings were based on the participants' response to a wide variety of interview questions dealing with their feelings and attitudes about their lives.

The majority (57%) of the study participants was rated as predominantly satisfied with their lives (i.e. the first two scale points), but a substantial minority (29%) was assessed as being predominantly dissatisfied (i.e. the last two points on the scale); and the latter was subject to periods of restlessness, boredom, and depression. Moreover, based on the respondents' statements about the existence of clinically depressed colleagues who were unwilling to be interviewed at that time, we can speculate that the percentage of retired professional women experiencing psychosocial difficulty in their retirement may be even greater.

It was found that some background variables were related to the two measures of adjustment to retirement (see below), but most were not. For example, the measures were not substantially associated with the respondents' age at retirement, marital status, length of time retired, religious preference, ethnic origin, socioeconomic background, having children, or living alone; nor were they related to reasons for

stopping work or to preretirement planning for retirement. Because most respondents had acceptable incomes (at the time of the interviews not yet seriously undermined by inflation), and because anyone who had retired for reasons of ill health had been ruled out of the study, very few respondents expressed discontent with finances or health. (These factors would otherwise undoubtedly have affected life satisfaction in the sample.) In fact it was the dynamics of positive self-concept that appeared best to explain a successful adjustment to retirement.

In order to bring into bold relief some of the major findings that emerged with respect to potential predictors and correlates of the study criteria--Life Satisfaction and Styles of Adaptation--we have formulated two "ideal" models based on the interview data, the DSCS, and the semantic differential on retirement. The first model embodies elements that were found to be associated with an unsuccessful adjustment to retirement; the second with a successful adjustment. In describing these models, we emphasize that no participant resembles either model in all respects; some participants fit the model in few respects, and mixed types abound. The typologies are presented as a device both to highlight the major findings and to suggest potentially important hypotheses for further research.

The Unsuccessful Retiree: Ideal Model

The professional woman who becomes dissatisfied with her

retirement (most likely a Tester/Searcher) felt negatively toward or ambivalent about retiring in the first place. Having retired, she now finds herself missing many aspects of her past working life, including social contacts, the structured work day, intellectual challenge, sense of status, feeling productive, sense of usefulness, sense of belonging to a community of stimulating and accepting peers, as well as a professional identity. Not only does she miss these aspects of her work, but she becomes anxious about filling the gap which is left by the loss of her career. This anxiety is further compounded by potential or actual changes in her interpersonal relationships (including role changes or marital conflicts), whether as a result of her retirement or not. Moreover, the act of retiring itself triggers or exacerbates fears of incapacity and death. She is far less likely to believe in God than her satisfied counterpart; and at the same time, feels that she has limited control over her fate. She is at loose ends, not knowing what to do next. She experiences time as passing too slowly; and feels bored, if not actually sad and depressed. For her, the connotative meaning of retirement is <u>dark</u>, <u>empty</u>, <u>vague</u>, <u>tense</u>, and <u>restrictive</u>.

Who is this retiree? How does she differ, as a person, from her satisfied counterpart? Her dissatisfaction with her life now has roots in her feelings about her childhood, a period in which she recalls being tense, ill at ease, and

lacking in self-confidence, among other indications of low self esteem and poor psychosocial health. Then, at the height of her career, there was a shift in her self-image as she invested heavily in her professional role, a role which provided her with a sense of belonging, gave scope to her capabilities, and brought her the independence through which she could blossom both personally and professionally. Indeed, her professional role and the community in which she enacted it, appear to have carried much of the burden of filling her unmet early needs. Over time, her career became her basic identity. And it was overinvesting in her career that made her so vulnerable to feelings of inadequacy--or even worthlessness--in retirement. At this stage of her life, she perceives few options for a reinstatement of that career-based sense of identity. Losing her self-confidence, she returns to her negative view of herself as a child, becoming deeply dissatisfied or frankly depressed.

The Successful Retiree: Ideal Model

The professional woman who adjusts successfully to retirement embraces the transition as a positive new life stage. She had looked forward to her retirement, even though she had made no special plans for her postretirement life. She had considerable investment in her career during her working life, but she does not dwell on or miss the satisfactions she derived from that work. Rather, she becomes involved in her current activities (sometimes including a part-time job) and in her

friendships; emphasizes living in the present and accentuates the positive aspects of her life. She feels she has more to do than she can comfortably handle. While she may or may not be married, if she does have a spouse, she does not feel her relationship with him to be affected by her change in work status, either positively or negatively; and if she is married, she has grandchildren. (She also has pets!) In terms of issues of locus of control, she sees her fate as determined partly by outside forces and partly by herself. She believes in God. She does not want to be young again and accepts her age. For her, retirement is bright, full, vivid, relaxed, and free.

Theoretically, she may appear in all of the Styles of Adaptation. In the present study we have found data suggesting the underlying dynamics for two of these: 1) the Carryover type and 2) the Pleasure Seeker. Although the dynamics differ, both are conducive to a positive self-concept in retirement.

When the Carryover type looks back on her life, like her dissatisfied counterpart, she views her childhood self negatively, recalling lacking confidence and feeling unloved and unhappy. She gives evidence, however, of having dealt with negative feelings by developing resources within herself of an intellectual or creative nature. In the framework of this trend in her personal development, she did not rely on her profession to provide her with a basic identity and sense of worth; and thus, compared to her dissatisfied counterpart, was able to move into retirement with relative ease. Indeed,

she came to view retirement as an opportunity to further develop her personal resources and to experience revitalization and growth in this new life stage.

The Pleasure Seeker views her childhood more positively, describing herself as having been a fighter, brave, stormy, self-reliant and oriented to achieve. She recalls adult life stages with increasing enthusiasm and a sense of psychosocial well-being. She sees herself as extroverted, self-confident, and action-oriented rather than introspective, self-questioning or reflective. She was invested in her working career, but in retirement, she is ready to relax and to devote most of her time to pleasurable activities. That her adjustment to retirement is successful stems largely from her high self esteem and the developmental dynamics of her personality, which enable her to enjoy her chosen mode of life without experiencing guilt. Moreover, her style of adaptation to retirement is consonant with the traditional expectations of the society in which she lives.

* * * * * *

Very few participants had made any serious plans for their retirement by the time they had stopped working--in all but one instance well <u>before</u> the mandatory age of 70. About one third of these early retirees later regretted what they came to see as a hasty decision (which might have been prevented by preretirement counseling)--having underestimated the psychological importance to them of work and often finding themselves

hunting unsuccessfully for part-time jobs. Moreover, many participants expressed the wish that they could have phased out of their careers, gradually shortening their working hours, as an ideal way to make the transition to retirement.

Although some Styles of Adaptation contained more satisfied participants than others, there was sufficient variation to conclude that no one style is likely to be best for all--or even most professional women retirees. The study strongly supports the hypothesis that the woman's concept of herself over a lifetime constitutes the best single predictor of her adjustment to retirement; and it is to this personality dynamic that further research should give special attention. Such research should be aimed at delineating differing constellations of "developmental self-concepts"--additional ideal models--which can be used to predict and explain from preretirement data which Styles of Adaptation to retirement are likely to be successful or unsuccessful for specified groups of women, and which groups are at high risk for a poor adjustment regardless of adaptation style. Comprehensive knowledge of the ways in which self-concept both affects and is affected by how women approach and cope with retirement over time could prove invaluable to counselors, institutions, and policymakers concerned with working women and their retirement. The importance of further research in this relatively neglected area is underscored by the fact that more women are entering the labor force today than ever before, and that women over 65 constitute the fastest growing segment of the population.